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Commissioner of Patents and Trademarks Box Patent Application Washington, DC 20231 "Express Mail" Receipt No. EL638022571US

Date of Deposit July 13, 2000

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner of Patents and Trademarks, Box

Patent Application, Washington, DC 20231.

Subject:

Transmittal of Application for United States Letters Patent

Attorney Docket No. 35512-00033

Dear Sir:

Transmitted herewith for filing is the patent application of:

Inventors:

G. Michael Phillips, M. Chapman Findlay, III, Stephen A. Klein,

William P. Jennings and Mark E. Rice

Entitled:

Sensitivity/Elasticity-Based Asset Evaluation and Screening

The filing fee has been calculated as shown below:

	No. Filed	No. Extra	Small Entity		Other Than Small Entity	
Basic Fee				\$345.00		\$690.00
Total Claims	40 - 20 =	20	x \$9=	\$180.00	x \$18=	
Ind. Claims	6 - 3 =	3	x \$39=	\$117.00	x \$78=	
Multiple Dependent Claims			0 + \$130=		+ \$260=	
TOTAL				\$642.00		

Commissioner of Patents and Trademarks July 13, 2000 Page 2

Enclosed are the following:

- 1. 41 pages of specification, claims and abstract;
- 2. 4 pages of formal drawings;
- 3. Originally Executed Declaration and Power of Attorney;
- 4. Originally Executed Assignment with Form PTO-1595;
- 5. A Verified Statement Claiming Small Entity Status under 37 C.F.R. 1.9(f) and 1.27(c);
- 6. Check in the amount of \$642.00 to cover filing fees; and
- 7. Check in the amount of \$40.00 to cover recordation fees.

The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 13-3735. A duplicate copy of this sheet is enclosed.

- Any additional filing fees required under 37 C.F.R. 1.16.
- Any patent application processing fees under 37 C.F.R. 1.17.

It is respectfully requested that the Commissioner accord the enclosed patent application a filing date and serial number.

Respectfully submitted,

MITCHELL, SILBERBERG & KNUPP LLP

Dated: July 13, 2000

Joséph G. Swan

Registration No. 41,338